

Table I.A.2(2005) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.3%	35.7%	64.0%	82.6%	94.2%	98.9%	43.4%	95.7%
Industry group **								
Agric., fish., forest.	26.6%	19.6%	45.8%	86.4%	58.4%	100.0%	24.3%	80.1%
Mining and manufacturing	70.0%	44.3%	77.0%	91.1%	99.2%	100.0%	58.9%	98.5%
Construction	44.2%	34.1%	68.0%	84.6%	90.6%	100.0%	41.6%	94.4%
Utilities and transp.	59.3%	29.9%	72.9%	83.0%	90.6%	99.3%	41.1%	96.3%
Wholesale trade	71.7%	53.0%	80.3%	93.9%	100.0%	99.9%	61.7%	99.5%
Fin. svcs. and real estate	67.8%	38.9%	83.1%	93.7%	97.0%	98.3%	46.0%	98.0%
Retail trade	58.3%	27.6%	59.5%	83.0%	93.9%	98.6%	36.6%	96.2%
Professional services	62.5%	46.1%	76.7%	88.6%	95.7%	100.0%	53.1%	96.7%
Other services	45.8%	28.3%	46.4%	68.7%	89.2%	98.5%	34.7%	90.4%
Ownership								
For profit, incorporated	62.3%	39.9%	67.3%	82.6%	94.0%	99.0%	48.5%	96.0%
For profit, unincorporated	36.8%	26.9%	43.2%	72.9%	91.6%	97.7%	29.8%	92.7%
Nonprofit	66.6%	41.9%	78.5%	92.4%	96.3%	99.8%	53.9%	96.6%
Age of firm								
Less than 5 years	27.7%	23.9%	38.2%	52.1%	69.7%	74.0%	26.3%	63.0%
5-9 years	39.1%	32.0%	53.5%	66.2%	81.4%	94.0%	36.4%	81.9%
10-19 years	47.8%	36.8%	63.2%	79.6%	93.6%	96.8%	43.5%	89.3%
20 or more years	66.9%	42.7%	73.7%	90.3%	95.9%	99.8%	53.3%	97.2%
Unknown	95.7%	5.2%*	32.1%*	65.6%	97.9%	98.6%	23.6%	98.2%
Multi/single status								
2 or more locations	94.6%	63.1%	70.8%	88.3%	95.1%	98.9%	77.7%	96.9%
1 location only	43.4%	35.5%	63.3%	79.1%	88.8%	98.8%	41.9%	84.9%
Percent full-time employees								
Less than 25%	20.8%	9.6%	19.4%	54.7%	73.9%	97.9%	12.8%	82.0%
25-49 %	52.3%	28.8%	51.7%	74.8%	89.0%	98.8%	37.3%	91.9%
50-74 %	53.3%	35.3%	57.3%	76.9%	94.6%	99.9%	41.2%	96.3%
75% or more	64.0%	43.1%	74.4%	88.3%	96.8%	98.7%	51.6%	97.1%
Union presence								
No union employees	54.3%	36.2%	64.0%	82.7%	94.4%	98.7%	43.7%	95.1%
Has union employees	80.6%	42.1%	85.9%	91.8%	95.1%	99.9%	56.1%	98.8%
Unknown	61.4%	12.9%	28.7%	55.7%	87.8%	98.3%	18.1%	95.8%
Percent low wage employees								
50% or more low wage	41.5%	18.8%	37.5%	63.3%	88.0%	98.3%	25.0%	90.8%
Less than 50% low wage	62.8%	42.9%	76.5%	91.6%	97.3%	99.1%	51.4%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2(2005) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	0.60%	1.51%	1.31%	0.42%	0.20%	0.58%	0.34%
Industry group **								
Agric., fish., forest.	2.03%	1.31%	9.35%	12.28%	13.48%	10.54%	2.03%	9.79%
Mining and manufacturing	1.07%	1.70%	2.59%	2.04%	0.72%	0.01%	1.32%	0.51%
Construction	1.36%	1.56%	2.84%	2.91%	3.00%	0.00%	1.25%	1.48%
Utilities and transp.	2.11%	2.83%	3.64%	5.68%	3.63%	0.57%	2.50%	2.03%
Wholesale trade	1.25%	1.94%	4.10%	1.57%	0.00%	0.08%	1.46%	0.33%
Fin. svcs. and real estate	0.97%	1.68%	3.66%	2.19%	0.87%	0.50%	1.26%	0.48%
Retail trade	1.17%	1.56%	2.55%	3.08%	1.51%	0.23%	1.33%	0.60%
Professional services	0.89%	1.17%	0.82%	1.62%	0.71%	0.02%	0.95%	0.35%
Other services	0.62%	0.85%	2.06%	2.91%	1.50%	0.69%	0.59%	0.86%
Ownership								
For profit, incorporated	0.55%	0.66%	1.43%	1.29%	0.61%	0.24%	0.70%	0.38%
For profit, unincorporated	1.02%	1.20%	2.93%	3.08%	2.87%	1.35%	1.15%	1.40%
Nonprofit	1.82%	2.33%	3.10%	2.16%	1.20%	0.13%	2.37%	0.84%
Age of firm								
Less than 5 years	1.28%	1.03%	3.29%	6.60%	7.62%	9.24%	1.17%	6.23%
5-9 years	0.72%	1.01%	2.31%	2.79%	4.70%	7.24%	0.71%	3.47%
10-19 years	0.74%	0.88%	2.29%	2.26%	1.92%	2.36%	0.67%	1.53%
20 or more years	0.67%	0.99%	1.30%	1.08%	0.51%	0.11%	0.86%	0.33%
Unknown	0.53%	11.10%*	10.15%*	8.84%	0.82%	0.28%	6.45%	0.35%
Multi/single status								
2 or more locations	0.23%	6.04%	2.83%	1.44%	0.40%	0.20%	1.68%	0.29%
1 location only	0.54%	0.60%	1.48%	1.52%	2.18%	0.60%	0.55%	1.63%
Percent full-time employees								
Less than 25%	0.92%	0.91%	3.34%	3.86%	3.78%	1.07%	0.86%	2.79%
25-49 %	1.04%	1.08%	3.06%	4.27%	2.06%	0.57%	1.28%	1.28%
50-74 %	1.37%	2.02%	2.95%	2.55%	1.07%	0.12%	1.65%	0.81%
75% or more	0.64%	0.81%	1.33%	1.34%	0.46%	0.27%	0.69%	0.39%
Union presence								
No union employees	0.55%	0.64%	1.52%	1.36%	0.36%	0.36%	0.61%	0.43%
Has union employees	1.39%	2.29%	3.78%	3.56%	2.54%	0.08%	2.60%	0.41%
Unknown	1.73%	2.18%	8.38%	6.90%	3.13%	0.51%	2.61%	0.86%
Percent low wage employees								
50% or more low wage	0.73%	0.89%	2.05%	2.52%	1.06%	0.42%	0.90%	0.58%
Less than 50% low wage	0.65%	0.79%	1.30%	0.99%	0.58%	0.30%	0.72%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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